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This Agreement prepared by and after recording return to:

Anthony L. Frink
McBrice Baker & Coles
500 West Madison Street
40th Floor
Chicago, Illinois 60661
(312) 715-5700

97075857

DEPT-01 RECORDING 431.00
140002 TRAN 0135 07/01/97 16:04:00
47609 B J *-97-475857
COOK COUNTY RECORDER

FIRST AMENDMENT TO LOAN DOCUMENTS

This First Amendment to Loan Documents (this "Agreement") is entered into as of this 2nd day of October, 1995, by and between William-Lake Services, Inc., an Illinois corporation ("Borrower"), and The First National Bank of Chicago, a national banking association ("Lender").

WHEREAS, Lender has previously agreed to loan Borrower the principal amount not to exceed Six Million and No/100ths Dollars (1) as evidenced by that certain Installment Note dated as of January 13, 1995, made by Borrower to the order of Lender (the "Note"), (ii) as secured by that certain Construction and Permanent Mortgage, Assignment of Leases, Rents and Income, Fixture Financing Statement and Security Agreement of even date therewith, from Borrower to Lender, encumbering the real property legally described on Exhibit A attached hereto and made a part hereof, among other things (the "Mortgage"), which Mortgage was recorded as Document No. 95034676 with the Cook County Recorder of Deeds, and (iii) as further evidenced and secured by the other Loan Documents, as that term is defined in the Mortgage. Any terms not otherwise defined herein shall have the same meaning as ascribed thereto in the Loan Documents.

WHEREAS, the parties hereto wish to make certain determinations and amend the Loan Documents as follows and only as follows:

NOW THEREFORE, for Ten Dollars and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged by the parties hereto, the parties hereto hereby agree as follows:

1. The foregoing recitals are incorporated in this section 1 as if set out in full in this Section 1.
2. The definition of the Permanent Loan Interest Rate is hereby changed to the following:

the interest rate of U.S. Treasury Securities adjusted to a constant maturity of eight years as of the date before the date the Interest Rate is converted to the Permanent Loan Interest Rate, as such rate is determined by Lender, plus (ii) One Hundred Seventeen basis points (1.17%).

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3. The Interest Rate is hereby converted to the Permanent Loan Interest Rate on and as of October 2, 1995, which Permanent Loan Interest Rate the parties acknowledge and agree is 7.229%. The amortization schedule for the Loan is attached hereto and made a part hereof as Exhibit B.

4. All references in the Loan Documents to the Note, the Loan, the Interest Rate and the Permanent Loan Interest Rate shall be deemed to be to the Note and such other terms as modified hereby. All references in any of the Loan Documents to any other Loan Documents(s) shall be deemed to be to such documents as modified hereby. Except as modified hereby, are hereby affirmed by the parties hereto.

5. The execution, delivery and performance of this Agreement has been duly authorized by the parties hereto by all requisite action, if any (including approvals of shareholders).

6. Borrower covenants, represents and warrants that the Loan Documents, as amended hereby, are not subject to any right of rescission, set-off, counterclaim or defense, either at law or in equity nor will the operation of any of the terms of the Loan Documents, as amended hereby, render the Loan Documents unenforceable, in whole or in part.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first above written.

WILLIAM LAKE SERVICES, INC.,
an Illinois corporation

By: [Signature]
Printed Name: Robert L. [unclear]
Title: Secretary/Treasurer

THE FIRST NATIONAL BANK OF CHICAGO,
a national banking association

By: [Signature]
Printed Name: Douglas J. Peterson
Title: Vice President

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EXHIBIT A

PARCEL 1:

THAT PART OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SAID SECTION 12, THENCE NORTH ALONG THE EAST LINE OF SAID WEST 1/2 OF THE NORTHEAST 1/4, 336 1/2 FEET TO A POINT WHICH IS 247 1/2 FEET SOUTH OF THE CENTER LINE OF LAKE STREET AS A PLACE OF BEGINNING THENCE NORTH ALONG SAID EAST LINE 247 1/2 FEET TO THE CENTER LINE OF LAKE STREET, THENCE WEST ALONG THE CENTER LINE OF LAKE STREET 296 FEET; THENCE SOUTH PARALLEL WITH THE SAID EAST LINE 247 1/2 FEET; THENCE EAST 296 FEET TO THE PLACE OF BEGINNING (EXCEPTING FROM SAID TRACT THOSE PORTIONS THEREOF FALLING IN STREETS AND HIGHWAYS), IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THAT PART OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EAST LINE OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SAID SECTION, 63.88 FEET NORTH OF THE SOUTH LINE OF SAID NORTHEAST 1/4, SAID POINT BEING AT THE INTERSECTION OF THE NORTH LINE OF THE RIGHT OF WAY OF THE CHICAGO AND NORTHWESTERN RAILROAD COMPANY WITH THE EAST LINE OF SAID SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SAID SECTION; THENCE NORTH ALONG THE EAST LINE OF SAID SOUTHWEST 1/4 OF SAID NORTHEAST 1/4 OF SAID SECTION, 50 FEET AND THENCE CONTINUING NORTH ALONG THE EAST LINE OF SAID SOUTHWEST 1/4 OF SAID NORTHEAST 1/4 OF SAID SECTION, 221.40 FEET TO A POINT 271.40 FEET NORTH OF SAID POINT OF BEGINNING, SAID POINT BEING AT A POINT 247.5 FEET SOUTH OF THE CENTER LINE OF LAKE STREET; THENCE WEST ON A LINE 247.5 FEET SOUTH OF AND PARALLEL TO THE CENTER LINE OF LAKE STREET FOR A DISTANCE OF 246.52 FEET AND THENCE SOUTH 217.71 FEET TO THE NORTH LINE OF CENTRAL AVENUE AT A POINT 248.67 FEET WEST OF THE EAST LINE OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SAID SECTION 12; THENCE CONTINUING SOUTH ON A PROLONGATION OF THE LAST DESCRIBED LINE TO THE SAID NORTH LINE OF THE RIGHT OF WAY OF SAID CHICAGO AND NORTHWESTERN RAILROAD COMPANY; THENCE EAST ALONG THE NORTH LINE OF SAID RIGHT OF WAY TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS

P.I.N #'S 15-12-220-010
15-12-220-029

PROPERTY COMMONLY KNOWN AS: CORNER OF WILLIAM AND LAKE STREETS,
RIVER FOREST, ILLINOIS

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EXHIBIT B

AMORTIZATION SCHEDULE

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William Lake Services, Inc.

Loan Amount:	\$6,000,000.00	Loan Date:	10-02-1995
Term of Loan:	300	Annual Interest Rate:	7.229%
Amortization Method:	Normal, 365 D/Y	Interest Compounded:	Exact

PMT	Due Date	Payment Amount	Interest	Principal	Balance
1	11-01-95	43,283.72	35,649.86	7,633.86	5,992,366.14
2	12-01-95	43,283.72	35,604.51	7,679.21	5,984,686.93
1995 totals		86,567.44	71,254.37	15,313.07	
3	01-01-96	43,283.72	36,744.17	6,539.55	5,978,147.38
4	02-01-96	43,283.72	36,704.02	6,579.70	5,971,567.68
5	03-01-96	43,283.72	34,298.23	8,985.49	5,962,582.19
6	04-01-96	43,283.72	36,608.46	6,675.26	5,955,906.93
7	05-01-96	43,283.72	35,387.88	7,895.84	5,948,011.09
8	06-01-96	43,283.72	36,519.00	6,764.72	5,941,246.37
9	07-01-96	43,283.72	35,300.77	7,982.95	5,933,263.42
10	08-01-96	43,283.72	36,428.45	6,855.27	5,926,408.15
11	09-01-96	43,283.72	36,386.36	6,897.36	5,919,510.79
12	10-01-96	43,283.72	35,171.62	8,112.10	5,911,398.69
13	11-01-96	43,283.72	36,294.21	6,989.51	5,904,409.18
14	12-01-96	43,283.72	35,081.90	8,201.82	5,896,207.36
1996 totals		519,404.64	430,925.07	88,479.57	
15	01-01-97	43,283.72	36,200.94	7,082.78	5,889,124.58
16	02-01-97	43,283.72	36,157.45	7,126.27	5,881,998.31
17	03-01-97	43,283.72	32,618.82	10,664.90	5,871,333.41
18	04-01-97	43,283.72	35,048.22	7,235.50	5,864,097.91
19	05-01-97	43,283.72	34,842.38	8,441.34	5,855,656.57
20	06-01-97	43,283.72	35,951.97	7,331.75	5,848,324.82
21	07-01-97	43,283.72	34,748.66	8,535.06	5,839,789.76
22	08-01-97	43,283.72	35,854.55	7,429.17	5,832,360.59
23	09-01-97	43,283.72	35,608.94	7,674.78	5,824,885.81
24	10-01-97	43,283.72	34,609.40	8,674.32	5,815,211.49
25	11-01-97	43,283.72	35,709.79	7,573.93	5,808,637.56
26	12-01-97	43,283.72	34,512.86	8,770.86	5,799,866.70
1997 totals		519,404.64	427,063.98	96,340.66	
27	01-01-98	43,283.72	35,609.43	7,674.29	5,792,192.41
28	02-01-98	43,283.72	35,562.32	7,721.40	5,784,471.01
29	03-01-98	43,283.72	32,077.98	11,205.74	5,773,265.27
30	04-01-98	43,283.72	35,445.11	7,837.61	5,765,427.66
31	05-01-98	43,283.72	34,256.12	9,027.60	5,756,400.06
32	06-01-98	43,283.72	35,342.56	7,941.16	5,748,458.90
33	07-01-98	43,283.72	34,155.30	9,128.42	5,739,330.48
34	08-01-98	43,283.72	35,237.76	8,045.96	5,731,284.52
35	09-01-98	43,283.72	35,188.36	8,096.36	5,723,189.16
36	10-01-98	43,283.72	34,005.15	9,278.57	5,713,910.59
37	11-01-98	43,283.72	35,081.69	8,202.03	5,705,708.56
38	12-01-98	43,283.72	33,901.29	9,382.43	5,696,326.13
1998 totals		519,404.64	415,864.07	103,540.57	
39	01-01-99	43,283.72	34,973.73	8,309.99	5,688,016.14
40	02-01-99	43,283.72	34,922.70	8,361.02	5,679,655.12
41	03-01-99	43,283.72	31,496.72	11,787.00	5,667,868.12
42	04-01-99	43,283.72	34,799.00	8,484.72	5,659,383.40
43	05-01-99	43,283.72	33,626.04	9,657.68	5,649,725.72
44	06-01-99	43,283.72	34,687.61	8,596.11	5,641,129.61
45	07-01-99	43,283.72	33,517.58	9,766.14	5,631,363.47
46	08-01-99	43,283.72	34,574.87	8,708.85	5,622,654.62
47	09-01-99	43,283.72	34,521.40	8,762.32	5,613,892.30
48	10-01-99	43,283.72	33,355.75	9,927.97	5,603,964.33
49	11-01-99	43,283.72	34,406.65	8,877.07	5,595,087.26
50	12-01-99	43,283.72	33,244.02	10,039.70	5,585,047.56
1999 totals		519,404.64	408,126.07	111,278.57	
51	01-01-00	43,283.72	34,290.51	8,993.21	5,576,054.35

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PMT	Due Date	Payment Amount	Interest	Principal	Balance
52	02-01-00	43,283.72	34,235.29	9,048.43	5,567,005.92
53	03-01-00	43,283.72	31,974.59	11,309.13	5,555,696.76
54	04-01-00	43,283.72	34,110.30	9,173.42	5,546,523.37
55	05-01-00	43,283.72	32,955.47	10,328.25	5,536,195.12
56	06-01-00	43,283.72	33,990.57	9,293.15	5,526,901.97
57	07-01-00	43,283.72	32,838.88	10,444.84	5,516,457.13
58	08-01-00	43,283.72	33,869.38	9,414.34	5,507,042.79
59	09-01-00	43,283.72	33,811.58	9,472.14	5,497,570.65
60	10-01-00	43,283.72	32,654.61	10,619.11	5,486,951.54
61	11-01-00	43,283.72	33,688.23	9,595.49	5,477,356.05
62	12-01-00	43,283.72	32,544.50	10,739.22	5,466,616.83
2000 totals		519,404.64	400,973.91	118,430.73	
63	01-01-01	43,283.72	33,563.38	9,720.34	5,456,896.49
64	02-01-01	43,283.72	33,503.70	9,780.02	5,447,116.47
65	03-01-01	43,283.72	30,207.17	13,076.55	5,434,039.92
66	04-01-01	43,283.72	33,363.37	9,920.35	5,424,119.57
67	05-01-01	43,283.72	32,228.19	11,055.53	5,413,054.04
68	06-01-01	43,283.72	33,234.58	10,049.14	5,403,014.90
69	07-01-01	43,283.72	32,102.79	11,180.93	5,391,833.97
70	08-01-01	43,283.72	33,104.24	10,179.48	5,381,654.49
71	09-01-01	43,283.72	33,041.74	10,241.98	5,371,412.51
72	10-01-01	43,283.72	31,915.02	11,368.70	5,360,043.81
73	11-01-01	43,283.72	32,909.05	10,374.67	5,349,669.14
74	12-01-01	43,283.72	31,785.83	11,497.89	5,338,171.25
2001 totals		519,404.64	390,959.06	128,445.58	
75	01-01-02	43,283.72	32,774.76	10,508.96	5,327,662.25
76	02-01-02	43,283.72	32,710.24	10,573.48	5,317,088.81
77	03-01-02	43,283.72	29,486.10	13,797.62	5,303,291.19
78	04-01-02	43,283.72	32,560.61	10,723.11	5,292,568.08
79	05-01-02	43,283.72	31,446.55	11,837.17	5,280,730.91
80	06-01-02	43,283.72	32,422.10	10,861.62	5,269,869.29
81	07-01-02	43,283.72	31,311.69	11,972.03	5,257,897.26
82	08-01-02	43,283.72	32,281.90	11,001.82	5,246,895.44
83	09-01-02	43,283.72	32,214.36	11,069.35	5,235,826.09
84	10-01-02	43,283.72	31,109.41	12,174.31	5,223,651.77
85	11-01-02	43,283.72	32,071.65	11,212.07	5,212,439.70
86	12-01-02	43,283.72	30,970.46	12,313.26	5,200,126.44
2002 totals		519,404.64	381,359.13	138,044.81	
87	01-01-03	43,283.72	31,927.21	11,356.51	5,188,769.93
88	02-01-03	43,283.72	31,857.48	11,426.24	5,177,343.66
89	03-01-03	43,283.72	28,711.14	14,572.58	5,162,771.11
90	04-01-03	43,283.72	31,697.86	11,585.86	5,151,185.25
91	05-01-03	43,283.72	30,606.51	12,677.21	5,138,508.04
92	06-01-03	43,283.72	31,548.89	11,734.83	5,126,773.21
93	07-01-03	43,283.72	30,461.46	12,822.26	5,113,950.95
94	08-01-03	43,283.72	31,398.12	11,885.60	5,102,065.35
95	09-01-03	43,283.72	31,325.14	11,958.58	5,090,106.77
96	10-01-03	43,283.72	30,243.60	13,040.12	5,077,066.65
97	11-01-03	43,283.72	31,171.66	12,112.06	5,064,954.59
98	12-01-03	43,283.72	30,094.16	13,189.56	5,051,765.03
2003 totals		519,404.64	371,043.23	148,361.41	
99	01-01-04	43,283.72	31,016.31	12,267.41	5,039,497.62
100	02-01-04	43,283.72	30,944.00	12,342.72	5,027,154.90
101	03-01-04	43,283.72	28,873.91	14,409.81	5,012,745.09
102	04-01-04	43,283.72	30,776.74	12,506.98	5,000,238.11
103	05-01-04	43,283.72	29,709.63	13,574.09	4,986,634.02
104	06-01-04	43,283.72	30,616.61	12,667.11	4,973,996.91
105	07-01-04	43,283.72	29,553.72	13,730.00	4,960,266.91
106	08-01-04	43,283.72	30,454.54	12,829.18	4,947,437.73
107	09-01-04	43,283.72	30,375.78	12,907.94	4,934,529.79
108	10-01-04	43,283.72	29,319.22	13,964.50	4,920,565.29
109	11-01-04	43,283.72	30,210.79	13,072.93	4,907,492.36
110	12-01-04	43,283.72	29,158.57	14,125.15	4,893,367.21
2004 totals		519,404.64	361,006.82	158,397.82	

Loan Maturity Date

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